

1 **JAMEY D. JIMERSON**
1799 Alicante St.
2 Pomona, CA 91768
Telephone: (909) 717-4503
3 Facsimile: (424) 785-1126
E-mail: jjjetplan3@gmail.com

4 Plaintiff in Pro Per
5 **JAMEY D. JIMERSON**

6
7 **UNITED STATES DISTRICT COURT**
8 **FOR THE CENTRAL DISTRICT OF CALIFORNIA**

9
10
11 **JAMEY D. JIMERSON, an individual**

Case No: **06680**

12 Plaintiff,

13 vs.

14 **ACCOUNT SRVS CLCTNS., a**
15 **corporation, and DOES 1-10, inclusive,**
16 **Defendants.**

COMPLAINT FOR:

1) **VIOLATION OF THE FAIR
CREDIT REPORTING ACT
(FCRA) [15 U.S.C. §1681b] (3)(A)
AND CIVIL LIABILITY FOR
WILLFUL NONCOMPLIANCE
[15 U.S.C. § 1681n].**

DEMAND FOR JURY TRIAL

COMPLAINT

18
19
20 Come now PLAINTIFF JAMEY D. JIMERSON, an individual, and complain and
21 allege against Defendant ACCOUNT SRVS CLCTNS INC. and DOE
22
23 DEFENDANTS 1 through 10 as follows:

24 **VENUE AND JURISDICTION**

25
26 1. This action is brought pursuant to (FCRA) 15 U.S.C. §1681 *et seq.*

27 //
28

1 2. Jurisdiction is founded on 15 U.S.C. § 1681p Statutory Provisions of the
2 FCRA. Venue is proper in the Central District of California. The injuries occurred
3 in the County of Los Angeles City of Pomona, California.
4

5 3. All conditions precedent to the bringing of this action have been preformed,
6 waived or excused.
7

8 **COMMON ALLEGATIONS**

9 4. At all relevant times mentioned in the Complaint, Plaintiff was licensed to
10 do business in the County of Los Angeles, State of California.
11

12 5. At all times mentioned herein, ACCOUNT SRVS CLCTNS INC. is a
13 private entity (hereinafter referred to as "ASC").
14

15 6. Plaintiff is ignorant of the true names and capacities of those Defendants
16 sued herein as DOES 1 through 10 inclusive, and therefore sues them by such
17 fictitious names. Plaintiff will amend this Complaint to show the true names and
18 capacities of said DOE Defendants when the same are ascertained.
19

20 7. Plaintiff is informed and believes and, based upon such information and
21 belief, alleges that each of the Defendants is responsible in some manner for the
22 events and happenings referred to herein and was the legal cause of statutory injury
23 to Plaintiff as herein alleged.
24
25

26 8. PLAINTIFF is informed and believes and thereon alleges that at all times
27 herein mentioned, Defendant ASC and DOE DEFENDANTS 1 through 10, were
28

1 authorized to conduct business in the County of Los Angeles and the State of
2 California. At all times relevant hereto, said DEFENDANTS were acting within
3 the course and scope of their corporate license within the County of Los Angeles
4 and State of California.
5

6 9. At all times relevant hereto, DEFENDANTS employed organized, unlawful
7 and illegal customs and practices of privacy violations, making inaccurate
8 statements in correspondence, illegally obtaining personal consumer report
9 information, and intentionally causing emotional distress upon PLAINTIFF. Said
10 misconduct was known by, encouraged, tolerated and/ or condoned by said
11 DEFENDANTS.
12
13
14

15 10. This action arises from statutory damages sustained by Plaintiff as a result of
16 the inquiry on his consumer credit report by Defendants and each of them.
17

18 11. Plaintiff received a copy of his "EXPERIAN consumer credit report" on
19 February 09, 2012.
20

21 12. After reviewing the EXPERIAN consumer credit report Plaintiff noticed an
22 unauthorized inquiry by Defendant ASC on 6/07/2010.
23

24 13. Said "EXPERIAN consumer credit report" is attached to this complaint as
25 exhibit "A".
26

27 14. Plaintiff sent a letter to Defendant ASC on February 10, 2012 titled
28 "Unauthorized Credit Inquiry" via "USPS certified mailing receipt #7011-1570-
29

1 0002-9467-7700" requesting the removal of the inquiry and stating if Plaintiff is in
2 remiss to provide proof of such authorization.

3 15. Said "Unauthorized Credit Inquiry" letter is attached to this complaint as
4 exhibit "B".

5 16. Said "USPS certified mailing receipt # 7011-1570-0002-9467-7700" is
6 attached to this complaint as exhibit "C".
7

8 17. Plaintiff received a letter from Defendant "ASC " on or about February 13,
9 2012. In which Defendant "ASC" sated, "Our office has been retained...for the
10 purpose of collecting your delinquent account."
11

12 18.Said letter from DEFENDANT ASC is attached to this complaint as exhibit
13 "D".
14

15 19. Upon receipt of Defendants initial response Plaintiff came to the conclusion
16 that Defendant "ASC" did not provide in the mailing, documentation of an
17 involvement with a credit transition involving Plaintiff and Defendant "ASC".
18

19 20. Plaintiff sent a response letter to Defendant "ASC" on March 12, 2012 titled
20 "Re: Acct# 44379501" via "USPS Certified mailing receipt# 7011-2970-0002-
21 0561-4384" in an attempt to persuade Defendant "ASC" to settle the matter
22 amicably. Plaintiff reserved silently, documentation permissible under the (FCRA)
23 15 U.S.C. §1681 would be provided.
24
25

26 21. Said "Re: Acct# 44379501" is attached to this complaint as exhibit "E".
27
28

1 22. Said "USPS certified mailing receipt #7011-2970-0002-0561-4384" is
2 attached to this complaint as exhibit "F".

3 23.Plaintiff received a letter from Defendant "ASC " on or about March 20,
4 2012 titled "RE: ACCOUNT RETURNED TO CLIENT." In which Defendant
5 "ASC" sated, "account has been returned to the original creditor...There will be no
6 further collection activity from Account services on this account...Please direct
7 further inquiries to the original creditor."
8

9 24."RE: ACCOUNT RETURNED TO CLIENT" is attached to this complaint
10 as exhibit "G".
11

12 25.Upon receipt of Defendants letter," RE: ACCOUNT RETURNED TO
13 CLIENT" Plaintiff came to the conclusion that Defendant "ASC" again did not
14 provide in the mailing, documentation of an involvement with a credit transition
15 between Plaintiff and Defendant "ASC".
16

17 26.Plaintiff sent a response letter to Defendant "ASC" on May 09, 2012 titled
18 "NOTICE OF PENDING LAWSUIT" via "USPS Certified mailing receipt# 7007-
19 0710-0002-8676-6081" in an attempt to persuade Defendant "ASC" again to settle
20 the matter amicably with the hope proper documents involving a credit transaction
21 would be submitted to Plaintiff by Defendant "ASC."
22

23 27.Said "NOTICE OF PENDING LAWSUIT" is attached to this complaint as
24 exhibit "H".
25
26
27
28

1 28.Said "USPS certified mailing receipt #7007-0710-0002-8676-6081" is
2 attached to this complaint as exhibit "I".

3 29.Plaintiff has not received a letter from Defendant "ASC" to date of this dated
4 complaint.
5

6 **FIRST CAUSE OF ACTION**

7 **VIOLATION OF THE FAIR CREDIT REPORTING ACT (FCRA), 15**

8 **U.S.C. §1681b (3)(A) AND CIVIL LIABILITY FOR WILLFUL**

9 **NONCOMPLIANCE [15 U.S.C. § 1681n].**

10 **Against All Defendants**

11 30. Paragraphs 1 through 29 are realleged as though fully set forth herein.
12

13 31. Plaintiff re-alleges, adopts and incorporates as if set forth at length hereat,
14 and to the extent applicable, paragraphs 1 through 30 above.
15

16 32. In doing the things set forth above, DEFENDANTS, and each of them,
17 violated Plaintiffs' rights against inaccurate and unfair credit reporting as
18 guaranteed by the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681.
19

20 33. As set forth above, those violations include, but are not limited to,
21 impermissible purpose in requesting Plaintiff's consumer credit report from
22 EXPERIAN, a credit reporting agency; Inaccurate reporting of an involvement in a
23 credit transaction with the Plaintiff.; Adverse Action resulting in unfavorable
24 changes to Plaintiff's consumer credit report. Written statements of false pretences
25
26
27
28

1 with a knowledge of the (FCRA) permissible purpose requirements when obtaining
2 of Plaintiffs' consumer report presumes a pattern of willful noncompliance.

3 34. As a proximate result of the actions of Defendants, and each of them,
4 Plaintiff was caused to endure unfavorable credit reporting and judgment from that
5 inaccurate reporting of a possible debt owed to Defendants, and each of them.
6 Plaintiff was also caused an unfair breach in the privacy afforded to the Plaintiff
7 under the law. Other relevant damages incurred by the Plaintiff will be more
8 specifically proven at trial.
9

10 35. As a proximate result of the actions of Defendants, and each of them,
11 Plaintiff has been injured in mind as well as financially all in a value determined
12 by proof at trial.
13

14
15
16 **PRAYER**

17 WHEREFORE, Plaintiff requests a trial by jury and pray judgment against the
18 Defendants as follows:
19

20
21 **AS TO THE FIRST CAUSE OF ACTION –**

- 22 1. Statutory damages in an amount to be determined by proof at trial;
23 2. Attorney's Fees and Costs of litigation pursuant to §42 U.S.C. 1988;
24 3. Interest according to law; and
25 4. Any other and further relief that the Plaintiff may be entitled to and the
26 Court deems just and proper.
27
28

1
2 Dated: 02, 2012
3

4
5 By: 
6

By, JAMEY D. JIMERSON,
Plaintiff in Pro Per
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

DEMAND FOR JURY TRIAL

PLAINTIFF JAMEY D. JIMERSON hereby respectfully demands that the present matter be set for a jury trial.

Dated: August 02, 2012

By: 
JAMEY D. JIMERSON,
Plaintiff in Pro Per

EXHIBIT A

Address:

307 ORCHARD CITY DR STE 110
CAMPBELL CA 95008

No phone number available

Address Identification Number:

0180340715

Comments:

Residential rental on behalf of ALLIANCE RESIDENTIAL COM. This inquiry is scheduled to continue on record until Apr 2013.

Date of Request:

03/22/2011

NATIONWIDE CREDIT INC**Address:**

2002 SUMMIT BLVD STE 600
ATLANTA GA 30319
(800) 456-4729

Address Identification Number:

0180340715

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until Jul 2012.

Date of Request:

06/29/2010

ACCOUNT SRVS CLCTNS, INC**Address:**

1802 NE LOOP 410 STE 400
SAN ANTONIO TX 78217

No phone number available

Address Identification Number:

0180340715

Comments:

Collection purpose. This inquiry is scheduled to continue on record until Jul 2012.

Date of Request:

06/07/2010

ON-SITE MANAGER INC**Address:**

307 ORCHARD CITY DR STE 110
CAMPBELL CA 95008

No phone number available

Address Identification Number:

0180340715

Comments:

Residential rental on behalf of LOGAN PROPERTY MANAGEMEN. This inquiry is scheduled to continue on record until May 2012.

Date of Request:

04/05/2010

Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit
- an employer who wishes to extend an offer of employment

[X Close window](#)

Online Personal Credit Report from Experian for

Experian credit report prepared for

JAMEY JIMERSON

Your report number is

0585-5977-48

Report date:

02/09/2012

Index:

- [Contact us](#)
- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)

[Print report](#)

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Contact us

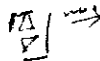
[back to top](#)

Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport.

You may also contact us by mail at:

NCAC

P.O. Box 9701
Allen, TX 75013



Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

Potentially Negative Items or items for further review

[back to top](#)

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

OK

VS

(2)

Current/Terms of agreement met	Voluntarily surrendered
30 Account 30 days past due	R Repossession
60 Account 60 days past due	PBC Paid by creditor
90 Account 90 days past due	IC Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

Credit Items

For your protection, the last few digits of your account numbers do not display.

AMERICAN EXPRESS

Address: Account Number:
PO BOX 981537 3499914158374753
EL PASO, TX 79998
(800) 874-2717
Address Identification Number:
0180340715

Status: Account charged off. \$6,450 written off. \$6,450 past due as of Nov 2011. Status Details: This account is scheduled to continue on record until Apr 2014.

Date Opened:	Type:	Credit Limit/Original Amount:
02/2005	Credit card	NA
Reported Since:	Terms:	High Balance:
10/2007	NA	\$6,450
Date of Status:	Monthly Payment:	Recent Balance:
10/2007	\$0	\$6,450 as of 11/2011
Last Reported:	Responsibility:	Recent Payment:
11/2011	Individual	\$0

Creditor's Statement: Account closed at credit grantor's request.

Payment History:

										2010									
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
CO	CO	CO	CO	CO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
										2009									
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
										2008									
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT										
ND	ND	ND	ND	ND	ND	ND	ND	ND	CO										

Account History:
Charge Off as of Nov 2011, Oct 2011, Sep 2011, Aug 2011, Jul 2011, Oct 2007

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Oct 2011: \$6,450 / no data / no data / no data
Sep 2011: \$6,450 / no data / no data / no data
Aug 2011: \$6,450 / no data / no data / no data
Jul 2011: \$6,450 / no data / no data / no data

3

20427

Date Opened: 03/2005
Reported Since: 03/2005
Date of Status: 11/2010
Last Reported: 11/2010
Creditor's Statement: Purchased by another lender.

Type: Credit card
Terms: NA
Monthly Payment: \$0
Responsibility: Joint with W JIMERSON

Credit Limit/Original Amount: \$3,000
High Balance: \$3,391
Recent Balance: NA
Recent Payment: NA


Payment History:

2010												2009							
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
CLS	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
2008												2007							
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
150	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2006												2005							
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2005												2004							
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Account History:
180 days past due as of Apr 2009 to Oct 2010
150 days past due as of Mar 2009
120 days past due as of Feb 2009
90 days past due as of Jan 2009
60 days past due as of Dec 2008
30 days past due as of Nov 2008

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Oct 2010: \$3,391 / September 24, 2008 / no data / no data
Sep 2010: \$3,391 / September 24, 2008 / no data / no data
Aug 2010: \$3,391 / September 24, 2008 / no data / no data
Jul 2010: \$3,391 / September 24, 2008 / no data / no data
Jun 2010: \$3,391 / September 24, 2008 / no data / no data
May 2010: \$3,391 / no data / no data / no data
Apr 2010: \$3,391 / no data / no data / no data
Mar 2010: \$3,391 / no data / no data / no data
Feb 2010: \$3,391 / no data / no data / no data

Between Feb 2010 and Oct 2010, your credit limit/high balance was \$3,000


ER SOLUTIONS
Address:
800 SW 39TH ST
RENTON, WA 98057
(800) 444-8485
Address Identification Number:
0706740912

Account Number:
77411048

Original Creditor:
SPRINT

Ref # 3094797

Status: Collection account. \$1,211 past due as of May 2011.

Status Details: This account is scheduled to continue on record until Jul 2015.

Date Opened: 04/2011
Reported Since: 05/2011
Date of Status: 05/2011

Type: Collection
Terms: 1 Months
Monthly Payment: \$0

Credit Limit/Original Amount: \$1,211
High Balance: NA
Recent Balance: \$1,211 as of 05/2011

5

Last Reported: 05/2011
Responsibility: Individual
Recent Payment: \$0
Payment History:
2011
MAY
C

Account History:
Collection as of May 2011

INLAND EMPIRE CREDIT UNI

Address: 435 W MISSION BLVD STE 100
POMONA, CA 91766
No phone number available
Account Number: 26854....
Address Identification Number: 0180340715
Status: Open.

Status Details: By Sep 2016, this account is scheduled to go to a positive status.

Date Opened: 10/2007
Reported Since: 10/2007
Date of Status: 03/2010
Last Reported: 01/2012
Type: Installment
Terms: 60 Months
Monthly Payment: \$300
Responsibility: Individual
Credit Limit/Original Amount: \$13,995
High Balance: NA
Recent Balance: \$4,882 as of 01/2012
Recent Payment: \$0

Payment History:

2012	2011													2010												
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN							
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							
					2009																	2008				
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT							
OK	OK	OK	30	30	30	OK	OK	OK	OK	30	60	30	OK	30	OK	90	60	60	30							
										2007																
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT															
30	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK															

Account History:

90 days past due as of Jan 2009
60 days past due as of Jun 2009, Dec 2008, Nov 2008
30 days past due as of Dec 2009 to Feb 2010, Jul 2009, May 2009, Mar 2009, Jul 2008 to Oct 2008

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid

Dec 2011: \$5,093 / December 2, 2011 / \$300 / no data
Nov 2011: \$5,351 / November 4, 2011 / \$300 / no data
Oct 2011: \$5,615 / October 12, 2011 / \$300 / no data
Sep 2011: \$5,872 / September 19, 2011 / \$300 / no data
Aug 2011: \$6,107 / August 15, 2011 / \$300 / no data
Jul 2011: \$6,364 / July 28, 2011 / \$300 / no data
Jun 2011: \$6,562 / June 10, 2011 / \$300 / no data
May 2011: \$6,795 / May 9, 2011 / \$300 / no data
Apr 2011: \$7,023 / April 5, 2011 / \$300 / no data
Mar 2011: \$7,250 / March 3, 2011 / \$300 / no data
Feb 2011: \$7,502 / February 8, 2011 / \$300 / no data
Jan 2011: \$7,725 / January 6, 2011 / \$300 / no data
Dec 2010: \$7,955 / December 8, 2010 / \$300 / no data
Nov 2010: \$8,181 / November 8, 2010 / \$300 / no data
Oct 2010: \$8,395 / October 5, 2010 / \$300 / no data

6

Sep 2010: \$8,627 / September 7, 2010 / \$300 / no data
 Aug 2010: \$8,842 / August 6, 2010 / \$300 / no data
 Jul 2010: \$9,058 / July 6, 2010 / \$300 / no data
 Jun 2010: \$9,272 / June 5, 2010 / \$300 / no data
 May 2010: \$9,465 / no data / no data / no data
 Apr 2010: \$9,465 / no data / no data / no data
 Mar 2010: \$9,640 / no data / no data / no data
 Feb 2010: \$9,849 / no data / no data / no data

The original amount of this account was \$13,995

Notice
 OF
 Intent
 to sue

Fair
 Credit
 Reporting Act

MILITARY STAR

Address:
 3911 S WALTON WALKER
 BLVD
 DALLAS, TX 75236
 (877) 891-7827
Address Identification Number:
 0180340715

Account Number:
 601944160059....

Status: Transferred, closed.

Date Opened: 01/2006
Reported Since: 01/2006
Date of Status: 12/2008
Last Reported: 12/2008
Type: Revolving
Terms: NA
Monthly Payment: \$0
Responsibility: Individual

Credit Limit/Original Amount:
 \$2,400
High Balance:
 \$1,040
Recent Balance:
 NA
Recent Payment:
 NA

Payment History:

2008												2007											
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY				
CLS	60	30	OK	OK	30	OK	OK	OK	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK				

2006											
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Account History:

60 days past due as of Nov 2008, Mar 2008
 30 days past due as of Oct 2008, Jul 2008, Feb 2008

PORTFOLIO RECOVERY ASSOCIATES

Address:
 120 CORPORATE BLVD STE 100
 NORFOLK, VA 23502
 (800) 772-1413
Address Identification Number:
 0180340715

Account Number:
 403784001079....

Original Creditor:
 U.S. BANK NATIONAL ASSOCIATION

Status: Collection account. \$7,317 past due as of Jan 2012.

Status Details: This account is scheduled to continue on record until Dec 2014.

Date Opened: 02/2009
Reported Since: 04/2009
Date of Status: 04/2009
Last Reported: 01/2012
Type: Installment
Terms: 1 Months
Monthly Payment: \$0
Responsibility: Individual

Credit Limit/Original Amount:
 \$6,095
High Balance:
 NA
Recent Balance:
 \$7,317 as of 01/2012
Recent Payment:
 \$0

7

Payment History:

2012												2011												2010											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN								
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C								
2009																																			
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR																						
C	C	C	C	C	C	C	C	C	C	C	C	C	C																						

Account History:

Collection as of Apr 2009 to Jan 2012

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Dec 2011: \$7,276 / no data / no data / no data
Nov 2011: \$7,243 / no data / no data / no data
Oct 2011: \$7,211 / no data / no data / no data
Sep 2011: \$7,170 / no data / no data / no data
Aug 2011: \$7,137 / no data / no data / no data
Jul 2011: \$7,096 / no data / no data / no data
Jun 2011: \$7,063 / no data / no data / no data
May 2011: \$7,030 / no data / no data / no data
Apr 2011: \$6,990 / no data / no data / no data
Mar 2011: \$6,957 / no data / no data / no data
Feb 2011: \$6,924 / no data / no data / no data
Jan 2011: \$6,891 / no data / no data / no data
Dec 2010: \$6,850 / no data / no data / no data
Nov 2010: \$6,818 / no data / no data / no data
Oct 2010: \$6,777 / no data / no data / no data
Sep 2010: \$6,744 / no data / no data / no data
Aug 2010: \$6,716 / no data / no data / no data
Jul 2010: \$6,670 / no data / no data / no data
Jun 2010: \$6,638 / no data / no data / no data
May 2010: \$6,605 / no data / no data / no data
Apr 2010: \$6,564 / no data / no data / no data
Mar 2010: \$6,531 / no data / no data / no data
Feb 2010: \$6,499 / no data / no data / no data

|||||
||||| 10
|||||
||||| 23 X 23 Thousand
|||||
PM

The original amount of this account was \$6,095

US BANK

Address:

PO BOX 108
SAINT LOUIS, MO 63166
(866) 234-4750

Account Number:

403784001079....

Address Identification Number:

0180340715

Status: Transferred, closed. \$6,107 written off.

Date Opened:

06/2007

Type:

Credit card

Credit Limit/Original Amount:

\$5,000

Reported Since:

06/2007

Terms:

NA

High Balance:

\$6,311

Date of Status:

03/2009

Monthly Payment:

\$0

Recent Balance:

NA

Last Reported:

03/2009

Responsibility:

Individual

Recent Payment:

NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2009												2008								2007							
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG								
CLS	CO	CO	CO	CO	CO	CO	ND	150	120	90	30	30	OK	OK	OK	OK	OK	OK	OK								

8

JUL JUN
 OK OK

Account History:

Charge Off as of Sep 2008 to Feb 2009
 150 days past due as of Jul 2008
 120 days past due as of Jun 2008
 90 days past due as of May 2008
 30 days past due as of Apr 2008, Mar 2008

USAA FEDERAL SAVINGS BK

Address: PO BOX 33009
 SAN ANTONIO, TX 78265
No phone number available
Account Number: 4437....
Address Identification Number: 0180340715

Status: Account charged off. \$15,423 written off. \$13,474 past due as of Apr 2009. **Status Details:** This account is scheduled to continue on record until Jun 2015.

Date Opened: 05/2006	Type: Installment	Credit Limit/Original Amount: \$21,821
Reported Since: 03/2006	Terms: 71 Months	High Balance: NA
Date of Status: 02/2009	Monthly Payment: \$0	Recent Balance: \$13,474 as of 04/2009
Last Reported: 04/2009	Responsibility: Joint with WILLIE JIM JIMERSON	Recent Payment: \$1,948

Payment History:

												2007							
2009	2008																		
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP
CO	CO	CO	90	60	30	30	30	OK	30	30	30	30	30	30	OK	OK	OK	OK	OK
												2006							
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Account History:

Charge Off as of Feb 2009 to Apr 2009
 90 days past due as of Jan 2009
 60 days past due as of Dec 2008
 30 days past due as of Sep 2008 to Nov 2008, Feb 2008 to Jul 2008

Accounts in Good Standing

[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

AMERICAN EXPRESS

Address: PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717
Account Number: 3499906153785463
Address Identification Number: 0180340715

9

Status: Closed/Never late.

Status Details: This account is scheduled to continue on record until May 2013.

Date Opened:
05/2003

Type:
Credit card

Credit Limit/Original Amount:
\$6,000

Reported Since:
05/2008

Terms:
NA

High Balance:
\$6,401

Date of Status:
05/2008

Monthly Payment:
\$0

Recent Balance:
NA

Last Reported:
05/2008

Responsibility:
Undesignated

Recent Payment:
NA

Creditor's Statement: Account closed at credit grantor's request

Payment History:

2008
MAY
CLS

DEPT OF EDUCATION/SALLIE MAE

Address:

PO BOX 9635
WILKES BARRE, PA 18773
(800) 722-1300

Account Number:

96761533951E0012009....

Address Identification Number:

0180340715

Status: Open/Never late. Deferred, payments begin Mar 2014.

Date Opened:
04/2009

Type:
Installment

Credit Limit/Original Amount:
\$3,000

Reported Since:
10/2009

Terms:
120 Months

High Balance:
NA

Date of Status:
01/2012

Monthly Payment:
\$0

Recent Balance:
\$3,595 as of 01/2012

Last Reported:
01/2012

Responsibility:
Individual

Recent Payment:
\$0

Payment History:

2012 2011

JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN
OK ND ND ND ND ND OK ND OK OK OK OK OK OK OK OK OK OK

2009

MAY APR MAR FEB JAN DEC NOV OCT
OK OK OK OK OK OK OK OK

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Dec 2011: \$3,575 / no data / \$0 / no data

Nov 2011: \$3,555 / no data / \$0 / no data

Oct 2011: \$3,536 / no data / \$0 / no data

Sep 2011: \$3,516 / no data / \$0 / no data

Aug 2011: \$3,496 / no data / \$39 / no data

Jul 2011: \$3,476 / no data / \$39 / no data

Jun 2011: \$3,457 / no data / \$0 / no data

May 2011: \$3,438 / no data / \$39 / no data

Apr 2011: \$3,418 / no data / \$39 / no data

Mar 2011: \$3,399 / no data / \$39 / no data

Feb 2011: \$3,382 / no data / \$0 / no data

Jan 2011: \$3,366 / no data / \$0 / no data

Dec 2010: \$3,349 / no data / Unknown / no data

Nov 2010: \$3,331 / no data / Unknown / no data

Oct 2010: \$3,314 / no data / Unknown / no data

Sep 2010: \$3,297 / no data / Unknown / no data

Aug 2010: \$3,280 / no data / Unknown / no data

Jul 2010: \$3,263 / no data / Unknown / no data

(16)

The original amount of this account was \$3,000

[illegible]

The original amount of this account was \$1,750

11

Account Number:
96761533951E0032009....

Date Opened: 07/2009	Type: Installment	Credit Limit/Original Amount: \$1,750
Reported Since: 10/2010	Terms: 120 Months	High Balance: NA
Date of Status: 01/2012	Monthly Payment: \$0	Recent Balance: \$1,790 as of 01/2012
Last Reported: 01/2012	Responsibility: Individual	Recent Payment: \$0

													2010		
2012	2011												DEC	NOV	OCT
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	OK	OK	OK
OK	ND	ND	ND	ND	ND	OK	ND	OK	OK	OK	OK	OK			

Dec 2011: \$1,790 / no data / \$0 / no data
Nov 2011: \$1,790 / no data / \$0 / no data
Oct 2011: \$1,790 / no data / \$0 / no data
Sep 2011: \$1,790 / no data / \$0 / no data
Aug 2011: \$1,791 / no data / \$19 / no data
Jul 2011: \$1,783 / no data / \$19 / no data
Jun 2011: \$1,774 / no data / \$0 / no data
May 2011: \$1,766 / no data / \$19 / no data
Apr 2011: \$1,758 / no data / \$19 / no data
Mar 2011: \$1,750 / no data / \$19 / no data
Feb 2011: \$1,750 / no data / \$0 / no data
Jan 2011: \$1,750 / no data / \$0 / no data
Dec 2010: \$1,750 / no data / Unknown / no data
Nov 2010: \$1,750 / no data / Unknown / no data
Oct 2010: \$1,750 / no data / Unknown / no data

DEPT OF EDUCATION/SALLIE MAE

Account Number:
96761533951E0042009....

Date Opened: 07/2009	Type: Installment	Credit Limit/Original Amount: \$3,000
Reported Since: 10/2010	Terms: 120 Months	High Balance: NA
Date of Status: 01/2012	Monthly Payment: \$0	Recent Balance: \$3,535 as of 01/2012
Last Reported: 01/2012	Responsibility: Individual	Recent Payment: \$0

2012	2011													2010			
JAN OK	DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL OK	JUN ND	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK		

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

The original amount of this account was \$3,000

[illegible]

Balance History - The following data will appear in the following format:

account balance / date	payment received / scheduled	payment amount / actual	amount paid
------------------------	------------------------------	-------------------------	-------------

The original amount of this account was \$6,000

13

Account Number:
96761533951E0062009....

Date Opened:	Type:	Credit Limit/Original Amount:
11/2009	Installment	\$3,500
Reported Since:	Terms:	High Balance:
10/2010	120 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
01/2012	\$0	\$3,580 as of 01/2012
Last Reported:	Responsibility:	Recent Payment:
01/2012	Individual	\$0

												2010			
2012	2011											JAN	DEC	NOV	OCT
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
OK	ND	ND	ND	ND	ND	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK

Dec 2011: \$3,580 / no data / \$0 / no data
Nov 2011: \$3,580 / no data / \$0 / no data
Oct 2011: \$3,580 / no data / \$0 / no data
Sep 2011: \$3,580 / no data / \$0 / no data
Aug 2011: \$3,583 / no data / \$38 / no data
Jul 2011: \$3,566 / no data / \$38 / no data
Jun 2011: \$3,549 / no data / \$0 / no data
May 2011: \$3,533 / no data / \$38 / no data
Apr 2011: \$3,517 / no data / \$38 / no data
Mar 2011: \$3,501 / no data / \$38 / no data
Feb 2011: \$3,500 / no data / \$0 / no data
Jan 2011: \$3,500 / no data / \$0 / no data
Dec 2010: \$3,500 / no data / Unknown / no data
Nov 2010: \$3,500 / no data / Unknown / no data
Oct 2010: \$3,500 / no data / Unknown / no data

DEPT OF EDUCATION/SALLIE MAE

Account Number:
96761533951E0072010....

Date Opened: 09/2010	Type: Installment	Credit Limit/Original Amount: \$1,776
Reported Since: 12/2011	Terms: NA	High Balance: NA
Date of Status: 01/2012	Monthly Payment: \$0	Recent Balance: \$1,776 as of 01/2012
Last Reported: 01/2012	Responsibility: Individual	Recent Payment: \$0

2012	2011
JAN	DEC
OK	OK

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
 Dec 2011: \$1,776 / no data / \$0 / no data

DEPT OF EDUCATION/SALLIE MAE

Address Identification Number:
0180340715

Date Opened: 09/2010	Type: Installment	Credit Limit/Original Amount: \$3,199
Reported Since: 12/2011	Terms: NA	High Balance: NA
Date of Status: 01/2012	Monthly Payment: \$0	Recent Balance: \$3,294 as of 01/2012
Last Reported: 01/2012	Responsibility: Individual	Recent Payment: \$0

2012	2011
JAN	DEC
OK	OK

The original amount of this account was \$3,199

Address Identification Number:
0180340715

Status Details: This account is scheduled to continue on record until Dec 2021.

Date Opened: 09/2010	Type: Installment	Credit Limit/Original Amount: \$1,750
Reported Since: 10/2010	Terms: 120 Months	High Balance: NA
Date of Status: 12/2011	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 12/2011	Responsibility: Individual	Recent Payment: NA

Payment History:[illegible]

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

The original amount of this account was \$1,750

The original amount of this account was \$3,000

SALLIE MAE

Address: 11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543
Account Number: 9676153395100012009....
Address Identification Number: 0180340715

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2019.

Date Opened:	Type:	Credit Limit/Original Amount:
04/2009	Installment	\$3,000
Reported Since:	Terms:	High Balance:
04/2009	NA	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2009	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
10/2009	Individual	NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2009
OCT SEP AUG JUL JUN MAY APR
CLS OK OK OK OK OK OK

SALLIE MAE

Address: 11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543
Account Number: 9676153395100022009....
Address Identification Number: 0180340715

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2019.

Date Opened:	Type:	Credit Limit/Original Amount:
04/2009	Installment	\$1,750
Reported Since:	Terms:	High Balance:
04/2009	NA	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2009	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
10/2009	Individual	NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2009
OCT SEP AUG JUL JUN MAY APR
CLS OK OK OK OK OK OK

SALLIE MAE

Address: 11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543
Account Number: 9676153395100032009....
Address Identification Number: 0180340715

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2020.

Date Opened: 07/2009	Type: Installment	Credit Limit/Original Amount: \$1,750
Reported Since: 07/2009	Terms: NA	High Balance: NA
Date of Status: 10/2010	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 10/2010	Responsibility: Individual	Recent Payment: NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2010										2009						
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Sep 2010: \$1,750 / no data / Unknown / no data
Aug 2010: \$1,750 / no data / Unknown / no data
Jul 2010: \$1,750 / no data / Unknown / no data
Jun 2010: \$1,750 / no data / Unknown / no data
May 2010: \$1,750 / no data / no data / no data
Apr 2010: \$1,750 / no data / no data / no data
Mar 2010: \$1,750 / no data / no data / no data
Feb 2010: \$1,750 / no data / no data / no data

The original amount of this account was \$1,750

SALLIE MAE

Address:
11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543
Address Identification Number:
0180340715

Account Number:
9676153395100042009....

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2020.

Date Opened: 07/2009	Type: Installment	Credit Limit/Original Amount: \$3,000
Reported Since: 07/2009	Terms: NA	High Balance: NA
Date of Status: 10/2010	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 10/2010	Responsibility: Individual	Recent Payment: NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2010										2009						
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Sep 2010: \$3,240 / no data / Unknown / no data
Aug 2010: \$3,223 / no data / Unknown / no data
Jul 2010: \$3,206 / no data / Unknown / no data

18

Jun 2010: \$3,189 / no data / Unknown / no data
May 2010: \$3,172 / no data / no data / no data
Apr 2010: \$3,155 / no data / no data / no data
Mar 2010: \$3,138 / no data / no data / no data
Feb 2010: \$3,121 / no data / no data / no data

The original amount of this account was \$3,000

SALLIE MAE

Address: 11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543

Account Number:
9676153395100052009....

Address Identification Number:
0180340715

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2020.

Date Opened: 11/2009
Reported Since: 11/2009
Date of Status: 10/2010
Last Reported: 10/2010

Type: Installment
Terms: NA
Monthly Payment: \$0
Responsibility: Individual

Credit Limit/Original Amount: \$6,000
High Balance: NA
Recent Balance: NA
Recent Payment: NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2010											2009	
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Sep 2010: \$6,298 / no data / Unknown / no data
Aug 2010: \$6,264 / no data / Unknown / no data
Jul 2010: \$6,230 / no data / Unknown / no data
Jun 2010: \$6,195 / no data / Unknown / no data
May 2010: \$6,161 / no data / no data / no data
Apr 2010: \$6,127 / no data / no data / no data
Mar 2010: \$6,093 / no data / no data / no data
Feb 2010: \$3,064 / no data / no data / no data

The original amount of this account was \$6,000

SALLIE MAE

Address: 11100 USA PKWY
FISHERS, IN 46037
(888) 272-5543

Account Number:
9676153395100062009....

Address Identification Number:
0180340715

Status: Transferred,closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2020.

Date Opened: 11/2009
Reported Since: 11/2009

Type: Installment
Terms: NA

Credit Limit/Original Amount: \$3,500
High Balance: NA

19

Date of Status: 10/2010
Last Reported: 10/2010
Monthly Payment: \$0
Responsibility: Individual
Recent Balance: NA
Recent Payment: NA

Creditor's Statement: Account transferred to another lender.

Payment History:

2010												2009		
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV			
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Sep 2010: \$3,500 / no data / Unknown / no data
Aug 2010: \$3,500 / no data / Unknown / no data
Jul 2010: \$3,500 / no data / Unknown / no data
Jun 2010: \$3,500 / no data / Unknown / no data
May 2010: \$3,500 / no data / no data / no data
Apr 2010: \$3,500 / no data / no data / no data
Mar 2010: \$3,500 / no data / no data / no data
Feb 2010: \$1,750 / no data / no data / no data

The original amount of this account was \$3,500

Record of Requests for Your Credit History [back to top](#)

Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.
The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

CREDCO JOK

Address:
12395 FIRST AMERICAN WAY
POWAY CA 92064
No phone number available
Address Identification Number:
0180340715
Comments:
Education loan on behalf of VIDEO SYMPHONY ENTERTRAI. This inquiry is scheduled to continue on record until Jun 2013.

Date of Request:
05/26/2011

ON-SITE MANAGER INC JOK

- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

P & B CAPITAL GROUP LLC

Address:
369 WASHINGTON ST STE 100
BUFFALO NY 14203
No phone number available

Date of Request:
01/04/2012

Send letter
3/2

DID NOT
SEND letter
THU SEND letter - SEND letter
FROM ATTORNEY

AMERICAN EXPRESS 2

Address:
PO BOX 981537
EL PASO TX 79998
(800) 874-2717

Date of Request:
01/02/2012

AMERICAN EXPRESS CO

Address:
PO BOX 981537
EL PASO TX 79998
(800) 874-2717

Date of Request:
12/29/2011

CAP ONE

Address:
PO BOX 30281
SALT LAKE CITY UT 84130
No phone number available

Date of Request:
11/30/2011, 10/26/2011

~~000000~~ ✓

HSBC NV CARD SERVICES

Address:
12447 SW 69TH AVE
TIGARD OR 97223
No phone number available

Date of Request:
11/18/2011, 04/22/2011

~~000000~~ ✓

CONSUMER PORTFOLIO SERVI

Address:
19500 JAMBOREE RD # FLRS 4/6
IRVINE CA 92612

Date of Request:
09/28/2011, 07/08/2011, 03/30/2011

~~0000~~ ✓

(21)

No phone number available

BANK OF AMERICA

Address:
PO BOX 17054
WILMINGTON DE 19850
(800) 421-2110

Date of Request:
07/22/2011

AUTOMOBILE CLUB OF S CAL

Address:
3333 FAIRVIEW RD # A475
COSTA MESA CA 92626
No phone number available

Date of Request:
06/24/2011

PRAXIS FINANCIAL SOLUTIONS

Address:
7301 N LINCOLN AVE STE 220
LINCOLNWOOD IL 60712
No phone number available

Date of Request:
06/21/2011

VERIFACTS INC

Address:
204 1ST AVE
STERLING IL 61081
No phone number available

Date of Request:
06/15/2011

AMEX ACCOUNT REVIEW

Address:
PO BOX 981537
EL PASO TX 79998
(800) 874-2717

Date of Request:
06/05/2011

CONVERGENT OUTSOURCING

Address:
800 SW 39TH ST
RENTON WA 98057
No phone number available

Date of Request:
04/18/2011

ENHANCED RECOVERY CO LLC

X
Address:
8014 BAYBERRY RD
JACKSONVILLE FL 32256
No phone number available

ROPA 309484/
Date of Request:
01/17/2011

~~FAIR~~ # CMAI 206741
send email page next

HSBC TAXPAYER FINANCIAL SERVICES

Address:
90 CHRISTIANA RD
NEW CASTLE DE 19720
No phone number available

Date of Request:
08/11/2010 ✓

BANK OF AMERICA

Address:
PO BOX 17054
WILMINGTON DE 19850
(800) 421-2110

Date of Request:
03/02/2010

BANK OF AMERICA

Address:
PO BOX 17054
WILMINGTON DE 19850
(800) 421-2110

Date of Request:
02/26/2010

AMEX ACCOUNT REVIEW

Address:
PO BOX 981537
EL PASO TX 79998
(800) 874-2717

Date of Request:
02/03/2010

EXPERIAN

Address:
PO BOX 9600
ALLEN TX 75013
No phone number available

Date of Request:
02/13/2008, 01/16/2008, 12/17/2007,
12/06/2007, 11/26/2007, 11/06/2007,
10/31/2007, 10/31/2007, 10/19/2007

EXPERIAN

Address:**Date of Request:**

10/19/2007

*No phone number available***Personal Information**[back to top](#)

The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JAMEY D JIMERSON

Name identification number: 6766

Address: 1799 ALICANTE ST
POMONA, CA 91768-4111

Address identification number: 0180340715

Type of Residence: Single family

Geographical Code: 0-40220030-37-4480

JAMEY JIMERSON

Name identification number: 4752

Address: 3101 VISTA DR APT4301
ROSENBERG, TX 77471-2382

Address identification number: 0496237367

Type of Residence: Apartment complex

Geographical Code: 0-67530010-157-3360

JAMEY DEON JIMERSON

Name identification number: 20972

JAMES DEAN JIMERSON

Name identification number: 3134

Address: 385 S LEMON AVE
WALNUT, CA 91789-2727

Address identification number: 0706740912

Type of Residence: Multifamily

Geographical Code: 0-40340120-37-2000

JIMERSON JAMEY

Name identification number: 14961

Year of birth:

1989

Employers:

JJJETPLAN3 INC.

Telephone numbers:

(909) 355-5900 Residential

(909) 629-9727 Residential

(909) 717-4503 Cellular

(24)

Notices:

This address has pertained to a business: 1799 ALICANTE ST POMONA CA 91768 .
This address has pertained to a business: 385 S LEMON AVE WALNUT CA 91789 .
GENERAL BUILDING CONTRACTOR: 1799 ALICANTE ST, POMONA, CA, 91768 .
COMMERCIAL BUSINESS ADDRESS: 385 S LEMON AVE, WALNUT, CA, 91789 .

Important Message From Experian

[back to top](#)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Know your rights

[back to top](#)

FCRA Rights

Para informacion en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.**

25

- Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
 - **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
 - **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
 - **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

Type of Business:	Contact:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1 877 382 4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1 800 842 6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1 703 519 4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1 877 275 3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1 202 366 1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1 202 720 7051

States Rights

26

Notification of rights for Alaska consumers
Notification of rights for Arkansas consumers
Notification of rights for California consumers
California notice of your rights to request and obtain your credit score
Notification of rights for Colorado consumers
Notification of rights for Connecticut consumers
Notification of rights for Delaware consumers
Notification of rights for District of Columbia consumers
Notification of rights for Florida consumers
Notification of rights for Georgia consumers
Notification of rights for Indiana consumers
Notification of rights for Maryland consumers
Notification of rights for Massachusetts consumers
Notification of rights for Missouri consumers
Notification of rights for Montana consumers
Notification of rights for Nevada consumers
Notification of rights for New Hampshire consumers
Notification of rights for New Jersey consumers
Notification of rights for New Mexico consumers
Notification of rights for New York consumers
Notification of rights for North Carolina consumers
Notification of rights for North Dakota consumers
Notification of rights for Ohio consumers
Notification of rights for Oklahoma consumers
Notification of rights for Rhode Island consumers
Notification of rights for Tennessee consumers
Notification of rights for Texas consumers
Notification of rights for Vermont consumers
Notification of rights for Virginia consumers
Notification of rights for Washington consumers
Notification of rights for West Virginia consumers
Notification of rights for Wisconsin consumers

©Experian 2012. All rights reserved.

Experian and the marks used herein are service marks or registered trademarks of Experian.
Other product and company names mentioned herein may be the trademarks of their respective owners.

EXHIBIT B

JAMEY JIMERSON
1799 ALICANTE ST
POMONA CA, 91768

ACCOUNT SRVS CLCTNS, INC.
1802 NE LOOK 410 STE 400
SAN ANTONIO TX 78217

02/09/012

Re: Unauthorized Credit Inquiry

Dear ACCOUNT SERVS CLCTNS, INC.

I recently received a copy of my Experian credit report. The credit report showed a credit inquiry by your company that I do not recall authorizing. I understand that you shouldn't be allowed to put an inquiry on any file unless I have authorized it. Please have this inquiry removed from my credit file because it is making it very difficult for me to acquire credit.

I have sent this letter certified mail because I need your prompt response to this issue. Please be so kind as to forward me documentation that you have had the unauthorized inquiry removed.

If you find that I am remiss, and you did have my authorization to inquire into my credit report, then please send me proof of this within (10) business days.

Thanking you in advance,

Sincerely,

JAMEY JIMERSON
SSN#622-46-8609
Attachment included

EXHIBIT C

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

7011 1570 0002 9467 7700

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Ristricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark Here

Sent To Account SKUS CLAMS

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4 SAN ANTONIO

PS Form 3800, August 2006 See Reverse for Instructions

EXHIBIT D

ACCOUNT SERVICES

1802 N.E. Loop 410 • Suite 400 • San Antonio, Texas 78217-5298

Office 210-821-1200 • 1-800-777-5102 • Fax 210-821-1234


February 13, 2012

JAMEY DEON JIMERSON
1799 ALICANTE ST
POMONA CA 91768

AGENCY EDP# 01100880842
CLIENT: USAA FED SAVINGS BANK
CLIENT ACCT#: 44379501
BALANCE: \$ 13,474.81

We are in receipt of your letter questioning our inquiry listed on your credit bureau report. Our office has been retained by the above referenced client for the purpose of collecting your delinquent account with them. As was permissible, your credit bureau report was properly accessed by us for that purpose.

Sincerely,


Dispute Department
Account Services
210-821-1200
800-777-5102

THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

EXHIBIT E

1

March 11, 2012

JAMEY JIMERSON
1799 ALICANTE ST
POMONA, CA 91768

ACCOUNT SERVICES CLCTIONS, INC
1802 N.E. LOOP 410 SUITE 400
SAN ANTONIO, TX 98217

Re: Acct # 44379501

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on February 13, 2012. Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested. This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following: What the money you say I owe is for; Explain and show me how you calculated what you say I owe; Provide me with copies of any papers that show I

2

agreed to pay what you say I owe; Provide a verification or copy of any judgment if applicable; Identify the original creditor; Prove the Statute of Limitations has not expired on this account Show me that you are licensed to collect in my state Provide me with your license numbers and Registered Agent At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian or TransUnion) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
- Defamation of Character

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist. Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any

3

listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately. I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records, any information obtained shall be used for that purpose.

Best Regards,

4

JAMEY JIMERSON

[English](#)[Customer Service](#)[USPS Mobile](#)[Register / Sign In](#)[Search USPS.com or Track Packages](#)[Quick Tools](#)[Ship a Package](#)[Send Mail](#)[Manage Your Mail](#)[Shop](#)[Business Solutions](#)

Track & Confirm

[GET EMAIL UPDATES](#)[PRINT DETAILS](#)**YOUR LABEL NUMBER**

70112970000205614384

SERVICE

First-Class Mail®

STATUS OF YOUR ITEM

Delivered

DATE & TIME

March 15, 2012, 8:51 am

LOCATION

SAN ANTONIO, TX 78217

FEATURESExpected Delivery By:
March 15, 2012
Certified Mail™

Arrival at Unit

March 15, 2012, 6:49 am

SAN ANTONIO, TX 78217

Processed at USPS
Origin Sort Facility

March 15, 2012, 2:59 am

SAN ANTONIO, TX 78284

Dispatched to Sort
Facility

March 12, 2012, 6:11 pm

POMONA, CA 91769

Acceptance

March 12, 2012, 9:11 am

POMONA, CA 91769

Check on Another Item

What's your label (or receipt) number?

**LEGAL**[Privacy Policy ›](#)[Terms of Use ›](#)[FOIA ›](#)[No FEAR Act EEO Data ›](#)**ON USPS.COM**[Government Services ›](#)[Buy Stamps & Shop ›](#)[Print a Label with Postage ›](#)[Customer Service ›](#)[Site Index ›](#)**ON ABOUT.USPS.COM**[About USPS Home ›](#)[Newsroom ›](#)[Mail Service Updates ›](#)[Forms & Publications ›](#)[Careers ›](#)**OTHER USPS SITES**[Business Customer Gateway ›](#)[Postal Inspectors ›](#)[Inspector General ›](#)[Postal Explorer ›](#)

Copyright© 2012 USPS. All Rights Reserved.

EXHIBIT F

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.45	0820
Certified Fee	\$ 0.45	14
Return Receipt Fee (Endorsement Required)	\$ 0.00	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 3.40	12/2012

ROMONA CA 91769-9888
MAR 12 2012

Sent To
ACCOUNT SVCS. CLGNS. INC.
 Street, Apt. No.,
 or PO Box No. **1807 NE 100th AVE STE 400**
 City, State, ZIP+4
SAN ANTONIO TX 78217

PS Form 3800, August 2006 See Reverse for Instructions

7011 2970 0002 0561 4384

EXHIBIT G

**ACCOUNT
SERVICES**

1802 N.E. Loop 410 • Suite 400 • San Antonio, Texas 78217-5298

Office 210-821-1200 • 1-800-777-5102 • Fax 210-821-1234

March 20, 2012

JAMEY JIMERSON
1799 ALICANTE ST
POMONA CA 91768

CLIENT
ACCT#

USAA FEDERAL SAV BANK
44379501

RE: ACCOUNT RETURNED TO CLIENT

To Whom It May Concern:

Our records indicate that the above referenced account has been returned to the original creditor. There will be no further collection activity from Account Services on this account.

Also be advised that Account Services did not report the account as delinquent to any of the credit reporting agencies. Please direct future inquiries to the original creditor.

Sincerely

Account Manager
Account Services

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR

EXHIBIT H

JAMEY JIMERSON

Re: Acct # 44379501

1799 ALICANTE ST
POMONA, CA 91768

ACCOUNT SERVICES CLCTIONS, INC

1802 N.E. LOOP 410 SUITE 400
SAN ANTONIO, TX 98217

May 9, 2012

NOTICE OF PENDING LAWSUIT

To whom it may concern,

This is being sent prior to filing suit an opportunity to amicably cure ACCOUNT SERVICES CLCTIONS, INC violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681b, Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692c(a)(1), 15 U.S.C. § 1692g(a) FDCPA and the Rosenthal Fair Debt Collection Practices Act § 1788.11(e), § 1788.10(d).

I am willing to settle these matters amicably without having to file suit and am giving you five days from receipt of this letter to take the opportunity to do so. If ACCOUNT SERVICES CLCTIONS, INC chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in a court of law.

I can be reached directly at 909-717-4503 (cell) or via email at jameyjimerson@gmail.com.

This cell number is not to be called, shared, or used for any purpose other than to address the matters at hand.

Respectfully,

by: JAMEY DEON JIMERSON

EXHIBIT I

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

05/09/2012 08:21

Postage	\$	\$0.45	0821
Certified Fee		\$2.95	02
Return Receipt Fee (Endorsement Required)		\$0.00	2102 6 - Postmark Here
Restricted Delivery Fee (Endorsement Required)		\$0.00	
Total Postage & Fees	\$	\$3.40	05/09/2012 #3

Sent to Account Services Coll

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800, August 2006 See Reverse for Instructions

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself ☒)
JAMEY D. JIMERSON, a individual

DEFENDANTS
ACCOUNT SRVS CLCTNS., a corporation and DOES 1-10, inclusive,

(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.)
JAMEY D. JIMERSON
1799 ALICANTE ST, POMONA CA, 91768

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an X in one box only.)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only
(Place an X in one box for plaintiff and one for defendant.)

- | | PTF | DEF | | PTF | DEF |
|---|---------------------------------------|----------------------------|---|----------------------------|---------------------------------------|
| Citizen of This State | <input checked="" type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in this State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input checked="" type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. ORIGIN (Place an X in one box only.)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify): ☐ 6 Multi-District Litigation ☐ 7 Appeal to District Judge from Magistrate Judge

V. REQUESTED IN COMPLAINT: JURY DEMAND: ☒ Yes ☐ No (Check 'Yes' only if demanded in complaint.)

CLASS ACTION under F.R.C.P. 23: ☐ Yes ☒ No

MONEY DEMANDED IN COMPLAINT: \$ 1000.00

VI. CAUSE OF ACTION (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)
15 U.S.C. § 1681

VII. NATURE OF SUIT (Place an X in one box only.)

OTHER STATUTES	CONTRACT	TORTS	TORTS	PRISONER	LABOR
<input type="checkbox"/> 400 State Reapportionment	<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL PROPERTY	PETITIONS	<input type="checkbox"/> 710 Fair Labor Standards Act
<input type="checkbox"/> 410 Antitrust	<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 720 Labor/Mgmt. Relations
<input type="checkbox"/> 430 Banks and Banking	<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 530 General Habeas Corpus	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act
<input type="checkbox"/> 450 Commerce/ICC Rates/etc.	<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 740 Railway Labor Act
<input type="checkbox"/> 460 Deportation	<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Fed. Employers' Liability	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 540 Mandamus/Other	<input type="checkbox"/> 790 Other Labor Litigation
<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations	<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	BANKRUPTCY	<input type="checkbox"/> 550 Civil Rights	<input type="checkbox"/> 791 Empl. Ret. Inc. Security Act
<input checked="" type="checkbox"/> 480 Consumer Credit	<input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 555 Prison Condition	PROPERTY RIGHTS
<input type="checkbox"/> 490 Cable/Sat TV	<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 423 Withdrawal 28 USC 157	FORFEITURE / PENALTY	<input type="checkbox"/> 820 Copyrights
<input type="checkbox"/> 810 Selective Service	<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	CIVIL RIGHTS	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 830 Patent
<input type="checkbox"/> 850 Securities/Commodities/Exchange	<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 840 Trademark
<input type="checkbox"/> 875 Customer Challenge 12 USC 3410	<input type="checkbox"/> 195 Contract Product Liability	<input type="checkbox"/> 362 Personal Injury-Med Malpractice	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	SOCIAL SECURITY
<input type="checkbox"/> 890 Other Statutory Actions	<input type="checkbox"/> 196 Franchise	<input type="checkbox"/> 365 Personal Injury-Product Liability	<input type="checkbox"/> 443 Housing/Accommodations	<input type="checkbox"/> 630 Liquor Laws	<input type="checkbox"/> 861 HIA (1395ff)
<input type="checkbox"/> 891 Agricultural Act	REAL PROPERTY	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 640 R.R. & Truck	<input type="checkbox"/> 862 Black Lung (923)
<input type="checkbox"/> 892 Economic Stabilization Act	<input type="checkbox"/> 210 Land Condemnation	IMMIGRATION	<input type="checkbox"/> 445 American with Disabilities - Employment	<input type="checkbox"/> 650 Airline Regs	<input type="checkbox"/> 863 DIWC/DIWW (405(g))
<input type="checkbox"/> 893 Environmental Matters	<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 462 Naturalization Application	<input type="checkbox"/> 446 American with Disabilities - Other	<input type="checkbox"/> 660 Occupational Safety /Health	<input type="checkbox"/> 864 SSID Title XVI
<input type="checkbox"/> 894 Energy Allocation Act	<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 463 Habeas Corpus-Alien Detainee	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 865 RSI (405(g))
<input type="checkbox"/> 895 Freedom of Info. Act	<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 465 Other Immigration Actions			FEDERAL TAX SUITS
<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice	<input type="checkbox"/> 245 Tort Product Liability				<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)
<input type="checkbox"/> 950 Constitutionality of State Statutes	<input type="checkbox"/> 290 All Other Real Property				<input type="checkbox"/> 871 IRS-Third Party 26 USC 7609

FOR OFFICE USE ONLY: Case Number

CV12-06680

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Has this action been previously filed in this court and dismissed, remanded or closed? ☒ No ☐ Yes
 If yes, list case number(s): _____

VIII(b). RELATED CASES: Have any cases been previously filed in this court that are related to the present case? ☒ No ☐ Yes
 If yes, list case number(s): _____

Civil cases are deemed related if a previously filed case and the present case:

- (Check all boxes that apply) ☐ A. Arise from the same or closely related transactions, happenings, or events; or
☐ B. Call for determination of the same or substantially related or similar questions of law and fact; or
☐ C. For other reasons would entail substantial duplication of labor if heard by different judges; or
☐ D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

IX. VENUE: (When completing the following information, use an additional sheet if necessary.)

- (a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** named plaintiff resides.
☐ Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
LOS ANGELES COUNTY	

- (b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** named defendant resides.
☐ Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
	BEXAR COUNTY

- (c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** claim arose.
Note: In land condemnation cases, use the location of the tract of land involved.

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
LOS ANGELES COUNTY	

* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties
Note: In land condemnation cases, use the location of the tract of land involved.

X. SIGNATURE OF ATTORNEY (OR PRO PER):  Date 8/02/2012

Notice to Counsel/Parties: The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

Key to Statistical codes relating to Social Security Cases:

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))